

EXHIBIT A



Transworld Systems Inc.
500 Virginia Drive | Suite 514 | Ft Washington, PA 19034
Phone: 877-736-0504 Fax: 866-847-0683
Hours of Operation: M-F 8:00am-5:00pm ET

December 21, 2022

(Via CFPB Portal)

Taishi Bell



Re: Creditor: Army & Air Force Exchange Svc.
3911 S. Walton Walker Blvd, FA-T/CA, Dallas TX 75236-1598
Account No.: [REDACTED]
Our Reference Number: [REDACTED]
Total Balance: \$7,212.24

Dear Taishi Bell:

Transworld Systems Inc. (TSI) has received your complaint filed with the Consumer Financial Protection Bureau. TSI has researched this matter and the findings are set forth below:

TSI requested and has received validation information for your account. Enclosed is the validation information TSI received from the creditor that corresponds to the above-referenced account. You may contact Angelia Craddolph at (614) 791-4668 for any further questions regarding your account.

The account balance may be periodically increased due to the addition of accrued interest, as provided in the agreement with the original creditor, or as otherwise provided by applicable law.

We appreciate the opportunity to respond to your inquiry and to provide you with the enclosed documentation.

Very truly yours,

TSI Consumer Affairs
Enclosure(s)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

CALLS TO OR FROM TRANSWORLD SYSTEMS INC. MAY BE MONITORED OR RECORDED FOR QUALITY ASSURANCE.



TAISHI N HYATT

Debt Type
E0: Military Star CardArmy Air Force Exchange Service
Collections Dept Account Summary

Debt	Date	Trans Amt	Principal	Interest	Penalty	Admin	Total Due	Transaction Description
E0	5/16/2013	\$ 5,515.89	\$ 5,224.71	\$ 291.18	\$ -	\$ -	\$ 5,515.89	Beginning Balance
E0	7/1/2013	\$ 133.23	\$ -	\$ 133.23	\$ -	\$ -	\$ 5,649.12	Interest Charge
E0	8/1/2013	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 5,730.10	Interest Charge
E0	9/1/2013	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 5,811.08	Interest Charge
E0	10/1/2013	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 5,889.45	Interest Charge
E0	11/1/2013	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 5,970.43	Interest Charge
E0	12/1/2013	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 6,048.80	Interest Charge
E0	1/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,129.78	Interest Charge
E0	2/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,210.76	Interest Charge
E0	3/1/2014	\$ 73.15	\$ -	\$ 73.15	\$ -	\$ -	\$ 6,283.91	Interest Charge
E0	4/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,364.89	Interest Charge
E0	5/1/2014	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 6,443.26	Interest Charge
E0	6/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,524.24	Interest Charge
E0	7/1/2014	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 6,602.61	Interest Charge
E0	8/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,683.59	Interest Charge
E0	9/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,764.57	Interest Charge
E0	10/1/2014	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 6,842.94	Interest Charge
E0	11/1/2014	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 6,923.92	Interest Charge
E0	12/1/2014	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 7,002.29	Interest Charge
E0	1/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,083.27	Interest Charge
E0	2/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,164.25	Interest Charge
E0	3/1/2015	\$ 73.15	\$ -	\$ 73.15	\$ -	\$ -	\$ 7,237.40	Interest Charge
E0	4/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,318.38	Interest Charge
E0	5/1/2015	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 7,396.75	Interest Charge
E0	6/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,477.73	Interest Charge
E0	7/1/2015	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 7,556.10	Interest Charge
E0	8/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,637.08	Interest Charge
E0	9/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,718.06	Interest Charge
E0	10/1/2015	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 7,796.43	Interest Charge
E0	11/1/2015	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 7,877.41	Interest Charge
E0	12/1/2015	\$ 78.37	\$ -	\$ 78.37	\$ -	\$ -	\$ 7,955.78	Interest Charge
E0	1/1/2016	\$ 80.98	\$ -	\$ 80.98	\$ -	\$ -	\$ 8,036.76	Interest Charge
E0	1/13/2016	\$ (103.88)	\$ -	\$ (87.26)	\$ -	\$ -	\$ 7,949.50	NCO Payment
E0	1/26/2016	\$ (109.41)	\$ -	\$ (91.90)	\$ -	\$ -	\$ 7,857.60	NCO Payment
E0	1/26/2016	\$ (89.67)	\$ -	\$ (75.32)	\$ -	\$ -	\$ 7,782.28	NCO Payment
E0	2/1/2016	\$ 82.12	\$ -	\$ 82.12	\$ -	\$ -	\$ 7,864.40	Interest Charge
E0	2/3/2016	\$ (98.52)	\$ -	\$ (82.76)	\$ -	\$ -	\$ 7,781.64	NCO Payment
E0	2/11/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 7,696.91	NCO Payment
E0	2/11/2016	\$ (36.82)	\$ -	\$ (30.93)	\$ -	\$ -	\$ 7,665.98	NCO Payment

**TOTAL DUE DOES NOT INCLUDE INTEREST AND PENALTY CHGS OR COLL FEES THAT MAY ACCRUE. **CHARGES BASED ON TERMS
AND COND OF DPP AGRMNT, AAFES CHECK CASHING POLICIES UNDER THE PROVISIONS OF 31 U.S.C. 3717. Page 1 of 5

ARMY & AIR FORCE EXCHANGE SERVICE
Attn: CP-Operations
P.O. Box 650056
Dallas, TX 75266
Toll Free 1-800-654-4074



TAISHI N HYATT

Debt Type
E0: Military Star CardArmy Air Force Exchange Service
Collections Dept Account Summary

Debt	Date	Trans Amt	Principal	Interest	Penalty	Admin	Total Due	Transaction Description
E0	2/23/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 7,581.25	NCO Payment
E0	3/1/2016	\$ 76.82	\$ -	\$ 76.82	\$ -	\$ -	\$ 7,658.07	Interest Charge
E0	3/2/2016	\$ (101.42)	\$ -	\$ (85.19)	\$ -	\$ -	\$ 7,572.88	NCO Payment
E0	3/14/2016	\$ (102.51)	\$ -	\$ (86.11)	\$ -	\$ -	\$ 7,486.77	NCO Payment
E0	3/17/2016	\$ (181.51)	\$ -	\$ (152.47)	\$ -	\$ -	\$ 7,334.30	NCO Payment
E0	3/17/2016	\$ (101.97)	\$ -	\$ (85.65)	\$ -	\$ -	\$ 7,248.65	NCO Payment
E0	3/24/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 7,163.92	NCO Payment
E0	3/30/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 7,079.19	NCO Payment
E0	4/1/2016	\$ 82.12	\$ -	\$ 82.12	\$ -	\$ -	\$ 7,161.31	Interest Charge
E0	4/11/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 7,076.58	NCO Payment
E0	4/14/2016	\$ (133.86)	\$ -	\$ (112.44)	\$ -	\$ -	\$ 6,964.14	NCO Payment
E0	4/20/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 6,879.41	NCO Payment
E0	4/29/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 6,794.68	NCO Payment
E0	5/1/2016	\$ 79.47	\$ -	\$ 79.47	\$ -	\$ -	\$ 6,874.15	Interest Charge
E0	5/3/2016	\$ (101.42)	\$ -	\$ (85.19)	\$ -	\$ -	\$ 6,788.96	NCO Payment
E0	5/12/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 6,704.23	NCO Payment
E0	5/17/2016	\$ (101.42)	\$ -	\$ (85.19)	\$ -	\$ -	\$ 6,619.04	NCO Payment
E0	5/26/2016	\$ (99.13)	\$ -	\$ (83.27)	\$ -	\$ -	\$ 6,535.77	NCO Payment
E0	6/1/2016	\$ 82.12	\$ -	\$ 82.12	\$ -	\$ -	\$ 6,617.89	Interest Charge
E0	6/1/2016	\$ (102.51)	\$ -	\$ (86.11)	\$ -	\$ -	\$ 6,531.78	NCO Payment
E0	6/9/2016	\$ (99.13)	\$ -	\$ (83.27)	\$ -	\$ -	\$ 6,448.51	NCO Payment
E0	6/15/2016	\$ (100.87)	\$ -	\$ (84.73)	\$ -	\$ -	\$ 6,363.78	NCO Payment
E0	6/29/2016	\$ (129.33)	\$ -	\$ (108.64)	\$ -	\$ -	\$ 6,255.14	NCO Payment
E0	6/29/2016	\$ (101.36)	\$ -	\$ (85.14)	\$ -	\$ -	\$ 6,170.00	NCO Payment
E0	7/1/2016	\$ 79.47	\$ -	\$ 79.47	\$ -	\$ -	\$ 6,249.47	Interest Charge
E0	7/7/2016	\$ (101.36)	\$ -	\$ (85.14)	\$ -	\$ -	\$ 6,164.33	NCO Payment
E0	7/18/2016	\$ (105.55)	\$ -	\$ (88.66)	\$ -	\$ -	\$ 6,075.67	NCO Payment
E0	7/22/2016	\$ (94.87)	\$ -	\$ (79.69)	\$ -	\$ -	\$ 5,995.98	NCO Payment
E0	8/1/2016	\$ 82.12	\$ -	\$ 82.12	\$ -	\$ -	\$ 6,078.10	Interest Charge
E0	8/2/2016	\$ (116.55)	\$ -	\$ (97.90)	\$ -	\$ -	\$ 5,980.20	NCO Payment
E0	8/10/2016	\$ (91.79)	\$ -	\$ (77.10)	\$ -	\$ -	\$ 5,903.10	NCO Payment
E0	8/22/2016	\$ (90.11)	\$ -	\$ (75.69)	\$ -	\$ -	\$ 5,827.41	NCO Payment
E0	8/24/2016	\$ (93.19)	\$ -	\$ (78.28)	\$ -	\$ -	\$ 5,749.13	NCO Payment
E0	9/1/2016	\$ 82.12	\$ -	\$ 82.12	\$ -	\$ -	\$ 5,831.25	Interest Charge
E0	9/1/2016	\$ (92.35)	\$ -	\$ (77.57)	\$ -	\$ -	\$ 5,753.68	NCO Payment
E0	9/13/2016	\$ (93.19)	\$ -	\$ (78.28)	\$ -	\$ -	\$ 5,675.40	NCO Payment
E0	9/15/2016	\$ (70.01)	\$ -	\$ (58.81)	\$ -	\$ -	\$ 5,616.59	NCO Payment
E0	9/22/2016	\$ (93.19)	\$ -	\$ (78.28)	\$ -	\$ -	\$ 5,538.31	NCO Payment
E0	9/29/2016	\$ (119.95)	\$ -	\$ (100.76)	\$ -	\$ -	\$ 5,437.55	NCO Payment

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ARMY & AIR FORCE EXCHANGE SERVICE
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TAISHI N HYATT

Debt Type
E0: Military Star CardArmy Air Force Exchange Service
Collections Dept Account Summary

Debt	Date	Trans Amt	Principal	Interest	Penalty	Admin	Total Due	Transaction Description
E0	9/30/2016	\$ 76.82	\$ -	\$ 76.82	\$ -	\$ -	\$ 5,514.37	Interest Charge
E0	10/10/2016	\$ (77.57)	\$ (77.57)	\$ -	\$ -	\$ -	\$ 5,436.80	TSI Payment
E0	10/13/2016	\$ (77.57)	\$ (77.57)	\$ -	\$ -	\$ -	\$ 5,359.23	TSI Payment
E0	11/11/2016	\$ 110.85	\$ -	\$ 110.85	\$ -	\$ -	\$ 5,470.08	Interest Charge
E0	12/11/2016	\$ 79.18	\$ -	\$ 79.18	\$ -	\$ -	\$ 5,549.26	Interest Charge
E0	2/11/2017	\$ 83.15	\$ -	\$ 83.15	\$ -	\$ -	\$ 5,632.41	Interest Charge
E0	2/27/2017	\$ (168.00)	\$ (168.00)	\$ -	\$ -	\$ -	\$ 5,464.41	TSI Payment
E0	3/8/2017	\$ 168.00	\$ 168.00	\$ -	\$ -	\$ -	\$ 5,632.41	Other
E0	3/11/2017	\$ 75.11	\$ -	\$ 75.11	\$ -	\$ -	\$ 5,707.52	Interest Charge
E0	4/11/2017	\$ 83.15	\$ -	\$ 83.15	\$ -	\$ -	\$ 5,790.67	Interest Charge
E0	5/11/2017	\$ 81.55	\$ -	\$ 81.55	\$ -	\$ -	\$ 5,872.22	Interest Charge
E0	6/11/2017	\$ 84.26	\$ -	\$ 84.26	\$ -	\$ -	\$ 5,956.48	Interest Charge
E0	7/11/2017	\$ 81.55	\$ -	\$ 81.55	\$ -	\$ -	\$ 6,038.03	Interest Charge
E0	8/11/2017	\$ 85.37	\$ -	\$ 85.37	\$ -	\$ -	\$ 6,123.40	Interest Charge
E0	9/11/2017	\$ 85.37	\$ -	\$ 85.37	\$ -	\$ -	\$ 6,208.77	Interest Charge
E0	10/11/2017	\$ 82.62	\$ -	\$ 82.62	\$ -	\$ -	\$ 6,291.39	Interest Charge
E0	11/11/2017	\$ 85.37	\$ -	\$ 85.37	\$ -	\$ -	\$ 6,376.76	Interest Charge
E0	12/11/2017	\$ 82.62	\$ -	\$ 82.62	\$ -	\$ -	\$ 6,459.38	Interest Charge
E0	1/11/2018	\$ 85.37	\$ -	\$ 85.37	\$ -	\$ -	\$ 6,544.75	Interest Charge
E0	2/11/2018	\$ 86.28	\$ -	\$ 86.28	\$ -	\$ -	\$ 6,631.03	Interest Charge
E0	3/11/2018	\$ 78.11	\$ -	\$ 78.11	\$ -	\$ -	\$ 6,709.14	Interest Charge
E0	3/19/2018	\$ (294.00)	\$ (294.00)	\$ -	\$ -	\$ -	\$ 6,415.14	TSI Payment
E0	4/2/2018	\$ (294.00)	\$ (294.00)	\$ -	\$ -	\$ -	\$ 6,121.14	TSI Payment
E0	4/11/2018	\$ 86.48	\$ -	\$ 86.48	\$ -	\$ -	\$ 6,207.62	Interest Charge
E0	5/11/2018	\$ 84.77	\$ -	\$ 84.77	\$ -	\$ -	\$ 6,292.39	Interest Charge
E0	6/11/2018	\$ 87.59	\$ -	\$ 87.59	\$ -	\$ -	\$ 6,379.98	Interest Charge
E0	7/11/2018	\$ 84.77	\$ -	\$ 84.77	\$ -	\$ -	\$ 6,464.75	Interest Charge
E0	8/11/2018	\$ 88.70	\$ -	\$ 88.70	\$ -	\$ -	\$ 6,553.45	Interest Charge
E0	9/11/2018	\$ 88.70	\$ -	\$ 88.70	\$ -	\$ -	\$ 6,642.15	Interest Charge
E0	10/11/2018	\$ 85.84	\$ -	\$ 85.84	\$ -	\$ -	\$ 6,727.99	Interest Charge
E0	11/11/2018	\$ 89.81	\$ -	\$ 89.81	\$ -	\$ -	\$ 6,817.80	Interest Charge
E0	12/11/2018	\$ 86.91	\$ -	\$ 86.91	\$ -	\$ -	\$ 6,904.71	Interest Charge
E0	1/11/2019	\$ 89.81	\$ -	\$ 89.81	\$ -	\$ -	\$ 6,994.52	Interest Charge
E0	2/11/2019	\$ 90.92	\$ -	\$ 90.92	\$ -	\$ -	\$ 7,085.44	Interest Charge
E0	3/11/2019	\$ 82.12	\$ -	\$ 82.12	\$ -	\$ -	\$ 7,167.56	Interest Charge
E0	4/11/2019	\$ 90.92	\$ -	\$ 90.92	\$ -	\$ -	\$ 7,258.48	Interest Charge
E0	5/11/2019	\$ 87.99	\$ -	\$ 87.99	\$ -	\$ -	\$ 7,346.47	Interest Charge
E0	6/11/2019	\$ 90.92	\$ -	\$ 90.92	\$ -	\$ -	\$ 7,437.39	Interest Charge
E0	7/11/2019	\$ 87.99	\$ -	\$ 87.99	\$ -	\$ -	\$ 7,525.38	Interest Charge

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AND COND OF DPP AGRMNT, AAFES CHECK CASHING POLICIES UNDER THE PROVISIONS OF 31 U.S.C. 3717. Page 3 of 5



TAISHI N HYATT

Debt Type
E0: Military Star CardArmy Air Force Exchange Service
Collections Dept Account Summary

Debt	Date	Trans Amt	Principal	Interest	Penalty	Admin	Total Due	Transaction Description
E0	8/2/2019	\$ (276.00)	\$ (276.00)	\$ -	\$ -	\$ -	\$ 7,249.38	TSI Payment
E0	8/11/2019	\$ 90.92	\$ -	\$ 90.92	\$ -	\$ -	\$ 7,340.30	Interest Charge
E0	9/4/2019	\$ (252.00)	\$ (252.00)	\$ -	\$ -	\$ -	\$ 7,088.30	TSI Payment
E0	9/7/2019	\$ 252.00	\$ 252.00	\$ -	\$ -	\$ -	\$ 7,340.30	Other
E0	9/11/2019	\$ 89.81	\$ -	\$ 89.81	\$ -	\$ -	\$ 7,430.11	Interest Charge
E0	9/16/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 7,304.11	TSI Payment
E0	9/30/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 7,178.11	TSI Payment
E0	10/11/2019	\$ 86.91	\$ -	\$ 86.91	\$ -	\$ -	\$ 7,265.02	Interest Charge
E0	10/14/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 7,139.02	TSI Payment
E0	10/28/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 7,013.02	TSI Payment
E0	11/11/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 6,887.02	TSI Payment
E0	11/11/2019	\$ 88.70	\$ -	\$ 88.70	\$ -	\$ -	\$ 6,975.72	Interest Charge
E0	11/25/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 6,849.72	TSI Payment
E0	12/9/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 6,723.72	TSI Payment
E0	12/11/2019	\$ 84.77	\$ -	\$ 84.77	\$ -	\$ -	\$ 6,808.49	Interest Charge
E0	12/23/2019	\$ (126.00)	\$ (126.00)	\$ -	\$ -	\$ -	\$ 6,682.49	TSI Payment
E0	1/11/2020	\$ 87.51	\$ -	\$ 87.51	\$ -	\$ -	\$ 6,770.00	Interest Charge
E0	2/11/2020	\$ 87.35	\$ -	\$ 87.35	\$ -	\$ -	\$ 6,857.35	Interest Charge
E0	3/11/2020	\$ 81.72	\$ -	\$ 81.72	\$ -	\$ -	\$ 6,939.07	Interest Charge
E0	4/11/2020	\$ 85.00	\$ -	\$ 85.00	\$ -	\$ -	\$ 7,024.07	Interest Charge
E0	5/11/2020	\$ 78.11	\$ -	\$ 78.11	\$ -	\$ -	\$ 7,102.18	Interest Charge
E0	6/11/2020	\$ 80.71	\$ -	\$ 80.71	\$ -	\$ -	\$ 7,182.89	Interest Charge
E0	7/11/2020	\$ 78.11	\$ -	\$ 78.11	\$ -	\$ -	\$ 7,261.00	Interest Charge
E0	8/11/2020	\$ 80.71	\$ -	\$ 80.71	\$ -	\$ -	\$ 7,341.71	Interest Charge
E0	9/11/2020	\$ 80.71	\$ -	\$ 80.71	\$ -	\$ -	\$ 7,422.42	Interest Charge
E0	10/11/2020	\$ 78.11	\$ -	\$ 78.11	\$ -	\$ -	\$ 7,500.53	Interest Charge
E0	11/11/2020	\$ 80.71	\$ -	\$ 80.71	\$ -	\$ -	\$ 7,581.24	Interest Charge
E0	12/11/2020	\$ 78.11	\$ -	\$ 78.11	\$ -	\$ -	\$ 7,659.35	Interest Charge
E0	1/11/2021	\$ 80.79	\$ -	\$ 80.79	\$ -	\$ -	\$ 7,740.14	Interest Charge
E0	2/11/2021	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 7,821.07	Interest Charge
E0	3/11/2021	\$ 73.10	\$ -	\$ 73.10	\$ -	\$ -	\$ 7,894.17	Interest Charge
E0	4/11/2021	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 7,975.10	Interest Charge
E0	5/11/2021	\$ 78.32	\$ -	\$ 78.32	\$ -	\$ -	\$ 8,053.42	Interest Charge
E0	6/11/2021	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,134.35	Interest Charge
E0	7/11/2021	\$ 78.32	\$ -	\$ 78.32	\$ -	\$ -	\$ 8,212.67	Interest Charge
E0	8/11/2021	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,293.60	Interest Charge
E0	9/11/2021	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,374.53	Interest Charge
E0	10/11/2021	\$ 78.32	\$ -	\$ 78.32	\$ -	\$ -	\$ 8,452.85	Interest Charge
E0	11/11/2021	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,533.78	Interest Charge

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AND COND OF DPP AGRMNT, AAFCES CHECK CASHING POLICIES UNDER THE PROVISIONS OF 31 U.S.C. 3717. Page 4 of 5



TAISHI N HYATT

Debt Type
E0: Military Star CardArmy Air Force Exchange Service
Collections Dept Account Summary

Debt	Date	Trans Amt	Principal	Interest	Penalty	Admin	Total Due	Transaction Description
E0	12/11/2021	\$ 78.32	\$ -	\$ 78.32	\$ -	\$ -	\$ 8,612.10	Interest Charge
E0	1/11/2022	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,693.03	Interest Charge
E0	2/11/2022	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,773.96	Interest Charge
E0	3/11/2022	\$ 73.10	\$ -	\$ 73.10	\$ -	\$ -	\$ 8,847.06	Interest Charge
E0	4/11/2022	\$ 80.93	\$ -	\$ 80.93	\$ -	\$ -	\$ 8,927.99	Interest Charge
E0	4/28/2022	\$ (3,575.10)	\$ (3,575.10)	\$ -	\$ -	\$ -	\$ 5,352.89	FMS Payment
E0	5/11/2022	\$ 79.40	\$ -	\$ 79.40	\$ -	\$ -	\$ 5,432.29	Interest Charge
E0	6/11/2022	\$ 84.26	\$ -	\$ 84.26	\$ -	\$ -	\$ 5,516.55	Interest Charge
E0	7/11/2022	\$ 81.55	\$ -	\$ 81.55	\$ -	\$ -	\$ 5,598.10	Interest Charge
E0	8/11/2022	\$ 87.59	\$ -	\$ 87.59	\$ -	\$ -	\$ 5,685.69	Interest Charge
E0	9/11/2022	\$ 90.92	\$ -	\$ 90.92	\$ -	\$ -	\$ 5,776.61	Interest Charge
E0	10/11/2022	\$ 87.99	\$ -	\$ 87.99	\$ -	\$ -	\$ 5,864.60	Interest Charge
E0	11/11/2022	\$ 94.25	\$ -	\$ 94.25	\$ -	\$ -	\$ 5,958.85	Interest Charge
E0	12/11/2022	\$ 94.43	\$ -	\$ 94.43	\$ -	\$ -	\$ 6,053.28	Interest Charge

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**CHARGES BASED ON TERMS
Page 5 of 5

ARMY & AIR FORCE EXCHANGE SERVICE
Attn: CP-Operations
P.O. Box 650038
Dallas, TX 75266
Toll Free 1-800-654-4074



**MILITARY
STAR®**

Statement of Account

Account Summary

Previous Balance	\$5,437.57
Interest Charges	\$78.32
Adjustments	\$0.00
Miscellaneous	\$0.00
Payments	\$0.00

New Balance	\$5,515.89
Current Due	\$5,515.89

Payment Due NOW

Page 1 of 4
11 May 2013
Closing Date
Account #
Name
Days in Cycle
TAISHI N HYATT
30

BALANCE IS DUE IMMEDIATELY!

Contact Information

For questions concerning your account call: Toll Free number 1-800-654-4074.

Written correspondence address:

Army Air Force Exchange Service
ATTN: FA-T/C
P.O. Box 650056
Dallas, TX 75265-0056
Fax: (214) 312-2261
E-mail: collections@aafes.com

Include your full name and last four digits of your Social Security number.

For Credit Counseling Services information, call toll-free at 1-877-891-7827 or visit online at: www.justice.gov/ust/ea/bapcpa/ocde/cc_approved.htm.

**PLEASE EXCUSE US, WHILE WE UPGRADE
OUR SYSTEMS TO BETTER SERVE YOU.
**SEE IMPORTANT NOTICES FOR MORE INFORMATION THAT
MAY IMPACT YOUR ACCOUNT****

**Your account has been transferred to
our Collections Department. The
balance is due in full. This has
impacted your account privileges.
See Important Notices section for
details.**

Keep Top Portion for your records - Send Bottom with Payment - Address changes on back of coupon

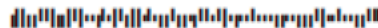
BALANCE IS DUE IMMEDIATELY!

Account #
New Balance
Total Due
Balance Due NOW
\$5,515.89
\$5,515.89



TAISHI N HYATT

Please make payment to:
Army Air Force Exchange Service
Please include the last four digits of your
Social Security Number



Army & Air Force Exchange Services
ATTN: FA-T/C
P.O. Box 650038
Dallas, TX 75265-0038

ARMY & AIR FORCE EXCHANGE SERVICE

Attn: CP-Operations
P.O. Box 650038
Dallas, TX 75266
Toll Free 1-800-654-4074



**MILITARY
STAR®**

Closing Date
Name

Page 2 of 4
11 May 2013
TAISHI N HYATT

Plan Transaction Summary

Plan Name	Previous Balance	Purchases	Interest Charges	Adjustments	Misc	Payments	New Balance
Exchange Retail	\$5,437.57	\$0.00	\$78.32	\$0.00	\$0.00	\$0.00	\$5,515.89
Total all Plans	\$5,437.57	\$0.00	\$78.32	\$0.00	\$0.00	\$0.00	\$5,515.89

Transaction Detail by Plan

Exchange Retail		
11 May 2013	Interest Charges	\$78.32
Total Interest Charges		\$78.32

Plan Information

Plan Name	Plan Number	Annual Percentage Rate	Daily Periodic Rate	Balance Subject to Interest Rate	Plan Expiration Date
Exchange Retail	10009	18.24 (v)	0.050	\$5,224.71	

YEAR TO DATE TOTALS	
2013 Year to Date Interest	\$291.18
2013 Year to Date Fees	\$0.00

(v) = Variable Rate

Important Notices

PLEASE EXCUSE US: On 27-28 May 2013, we will be unable to perform customer service functions for MILITARY STAR® and MILITARY STAR® Rewards MasterCard® (in-store, phone, online). We will be upgrading our systems to better serve you. We can still accept your card for purchases.

(Continued on next page)

Billing Address Changes

NOTE: Write out complete address even if only changing one item.

Address Line One _____

Address Line Two _____

City _____ State _____ ZIP/APO _____

Phone Number _____



**MILITARY
STAR®**

Statement of Account

Account Summary

Previous Balance	\$5,356.64
Purchases	\$0.00
Interest Charges	\$80.93
Adjustments	\$0.00
Miscellaneous	\$0.00
Payments	\$0.00

New Balance	\$5,437.57
Payment Past Due	\$740.00
Current Minimum Due	\$148.00
Total Minimum Payment Due	\$888.00
Payment Due Date	11 May 2013

Closing Date
Account #
Name
Days in Cycle

Page 1 of 5
11 April 2013

TAISHI N HYATT
31

Credit Limit
Available Credit

Retail
\$5,275.00
\$0.00

**Your Account is over limit.
Charges will be declined.**

Contact Information

Call Customer Service **24/7** Toll Free: **1-877-891-7827**

Visit online: www.milexch.com

Please send billing inquiries and correspondence to:
Exchange Credit Program
P.O. Box 650410
Dallas, TX 75265-0410

For Credit Counseling Services information, call **24/7**
Toll Free at 1-877-891-7827, or visit online at:
www.justice.gov/ust/ea/bapcpa/code/cc_approved.h

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For Example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
*Calculated Minimum Payment Due \$197.24	5 Year(s)	\$8,140.00
	3 Years	\$7,100.51 (Savings = \$1039.49)

*Please refer to the Important Notices section of your statement for more information.

Your account is past due 5 payments.

This has impacted your account privileges. Please see **Important Notices** section for details. To bring your account up to date and restore your privileges, please call us to discuss your options.

Keep Top Portion for your records - Send Bottom with Payment - Address changes on back of coupon

PAYMENT IS PAST DUE

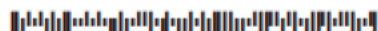


TAISHI N HYATT

Account #
New Balance
Total Minimum Payment Due
Payment Due Date

\$5,437.57
\$888.00
11 May 2013

Payment amount
Please make payment to:
Exchange Credit Program
Payments in excess of the minimum amount will be applied to interest-bearing plans first.



EXCHANGE CREDIT PROGRAM
P.O. BOX 740890
CINCINNATI, OH 45274-0890

ARMY & AIR FORCE EXCHANGE SERVICE
Attn: CP-Operations
P.O. Box 650038
Dallas, TX 75266
Toll Free 1-800-654-4074



**MILITARY
STAR®**

Closing Date
Name

Page 2 of 5
11 April 2013
TAISHI N HYATT

Plan Transaction Summary

Plan Name	Previous Balance	Purchases	Interest Charges	Adjustments	Misc	Payments	New Balance
Exchange Retail	\$5,356.64	\$0.00	\$80.93	\$0.00	\$0.00	-\$0.00	\$5,437.57
Total all Plans	\$5,356.64	\$0.00	\$80.93	\$0.00	\$0.00	\$0.00	\$5,437.57

Transaction Detail by Plan

11 Apr 2013	<u>Exchange Retail</u>						
	Interest Charges						\$80.93
			Total Interest Charges				\$80.93

Plan Information

Plan Name	Plan Number	Annual Percentage Rate	Daily Periodic Rate	Balance Subject to Interest Rate	Plan Expiration Date
Exchange Retail	10009	18.24 (v)	0.050	\$5,224.71	

YEAR TO DATE TOTALS	
2013 Year to Date Interest	\$212.86
2013 Year to Date Fees	\$0.00

(v) = Variable Rate

Important Notices

⚠ YOUR ACCOUNT IS PAST DUE 5 PAYMENTS. Your charge & check presentation privileges remain suspended, which will also prevent you from getting a cash refund for returned merchandise. Your past due amount has been sent for the maximum deduction allowable from your Military, Retired or Civilian pay in accordance with applicable law.

(Continued on next page)

Billing Address Changes

NOTE: Write out complete address even if only changing one item.

Address Line One _____

Address Line Two _____

City _____ State _____ ZIP/APO _____

Phone Number _____

ARMY & AIR FORCE EXCHANGE SERVICE
Attn: CP-Operations
P.O. Box 650038
Dallas, TX 75266
Toll Free 1-800-654-4074



DEPARTMENTS OF THE ARMY & AIR FORCE
Headquarters Army & Air Force Exchange Service
Dallas, Texas 75266-0202



FA-T/R-CA

16 MAY 13
097 - 86 - 0073

TAISHI N HYATT

NOTICE OF INTENT TO OFFSET TO COLLECT DELINQUENT DEBT

RE: Past due debt owed to the Army and Air Force Exchange Service: \$ 5,515.89

Debt Description:		Delinquent Date	Interest Rate
Military Star	\$ 5,515.89	11 FEB 2013	18.24%
Deferred Payment Plan	\$.00		
Military Clothing	\$.00		
Returned Check(s)	\$.00		
Travel, Salary, Other	\$.00		
Catalog Sales	\$.00		
Civil Recovery	\$.00		
Home Layaway/THT	\$.00		
Insurance/Prom. Notes	\$.00		
Rental Agreements	\$.00		

Army and Air Force Exchange Service (AAFES) records indicate you have an outstanding debt(s). For Military Star®, Take it Home Today, or Uniform Clothing Deferred Payment Plan debt, we will charge a variable monthly penalty APR, as applicable by the Terms and Conditions. For all other debt types, we will charge a one-time administrative fee and monthly interest and penalty fees as authorized by laws and regulations. These fees will accrue on your billing date based on the simple interest calculation of your daily principal balance. If you do not pay your debt or agree to the voluntary repayment agreement (refer to page 3) by (16 JUL 2013), we may refer your account to the Treasury Offset Program and/or take other collection action as authorized by law.

AAFES: If you do not pay your debt or take other action described below within 60 days from the date of this letter:

- We may assign your debt to a contracted private collection agency (PCA) and an additional 26% effective yield rate collection fee will be added to your outstanding debt. Your debt may also be submitted for administrative wage garnishment (AWG) by the PCA.
- We may submit your debt for collection to the U.S. Department of Treasury (U.S. Treasury) Cross Servicing Program (Cross Servicing) or the Treasury Offset Program (TOP).
- We may report information about your debt to credit bureaus. Late payments, missed payments, or other defaults on your debt may be reflected in your credit report.

CROSS SERVICING: if your debt is submitted to Cross Servicing, U.S. Treasury may collect your debt by any of the following means:

PRIVATE COLLECTION AGENCY (PCA): Your debt may be assigned to a PCA contracted by the U. S. Treasury with an additional collection fee of 25%, plus a Debt Management Service (DMS) fee of 3%.

Treasury Offset Program (TOP) (see below)

CENTRALIZED SALARY OFFSET (CSO) or ADMINISTRATIVE WAGE GARNISHMENT (AWG)

Referral to DEPARTMENT OF JUSTICE (DoJ) for litigation

TREASURY OFFSET PROGRAM (TOP): If your debt is submitted to the TOP by either AAFES or the U.S. Treasury, the U.S. Treasury will reduce or withhold any of your eligible Federal payments by the amount of your debt. This process, known as "offset," is authorized by the Debt Collection Act of 1982 and the Debt Collection Improvement Act of 1996 as amended. Since AAFES is an instrumentality of the federal government, there is no statute of limitations for collection through the Treasury Offset Program. You may not receive another notice after this one before funds due you from the federal government are offset under TOP.

Federal payments eligible for TOP offset include:

- * your federal and state income tax refunds (see additional information below);
- * your Federal Salary pay, including military pay (see additional information attached);
- * your Federal retirement, including military retirement pay;
- * your contractor/vendor payments;
- * certain Federal benefit payments, such as Social Security (other than Supplemental Security Income (SSI), Railroad Retirement (other than tier 2) and black Lung (part B) benefits; and
- * other Federal payments, including certain loans to you, that are not exempt from offset.

PAGE 1 OF 4

ARMY & AIR FORCE EXCHANGE SERVICE
Attn: CP-Operations
P.O. Box 650038
Dallas, TX 75266
Toll Free 1-800-654-4074



REQUIRED NOTIFICATION: Before we submit your debt to the U.S. Treasury, we are required to tell you under the provision of 31 U.S.C. 3701(e)(1) that:

1. You may inspect and copy records related to your debt by sending a written request to us. No on-site inspection is available. We will send you those records that we reasonably believe describe the basis of your debt. Should you request records in addition to those we provide, we will handle your request under the Freedom of Information Act (FOIA) and Privacy Act and there may be a charge as permitted by law and regulation.
2. You may ask for a review of our determination of the debt by sending a written request to us. This review is limited to whether your debt is valid based upon information available to us. It does not include your disagreement with the legal authority to collect this debt or whether you have the ability to pay the debt.
3. You may enter into a written repayment agreement acceptable to us. See Response to Debt Notice on page 3.

TO AVOID YOUR DEBT TO BEING REFERRED FOR COLLECTION AS DESCRIBED ABOVE, you must do one of the following within **60 CALENDAR DAYS FROM THE DATE OF THIS LETTER:**

- * **REPAY YOUR ENTIRE DEBT:** To repay your debt, send a check or money order, payable to the Army and Air Force Exchange Service, for the full amount that you owe to the address on the Response to Debt Notice on page 3.
- * **AGREE TO A REPAYMENT PLAN:** If you are unable to pay your debt in full, you must sign and return the attached Response to Debt Notice agreeing to a repayment plan acceptable to AAFES and make payments required in the repayment plan. Interest and penalties will continue to accrue on your debt until it is paid in full. Please contact AAFES at 1-800-654-4074 or (214) 312-6014 or by fax at (214) 312-6504 if you have any questions.
- * **REQUEST A REVIEW:** If you believe that all or part of the debt is not past due or legally enforceable, you must send evidence to support your position to the address listed below. We will inform you in writing of our decision about your debt. Our determination is final unless your debt is subject to a collection procedure entitling you to a hearing. You will be notified separately if a hearing is available to you.

BANKRUPTCY: If you have filed for bankruptcy, you must notify us immediately by sending a copy of the bankruptcy petition and a list of creditors to the address listed below. You may also fax this information to the following number: (214) 312-4033.

FALSE STATEMENTS: If you make or provide knowingly false or frivolous statements, representations, or evidence, you may be liable for penalties under the False Claims Act (31 U.S.C. §§ 3729-3731), or other applicable statutes and/or criminal penalties under 18 U.S.C. §§ 286, 287, 1001, and 1002, or other applicable statutes.

REFUNDS: Unless prohibited by law or contract, we will promptly refund to you any amounts paid by you or deducted from your payment for your debt which are later waived or found not owed to the United States.

IF YOU FILE A JOINT INCOME TAX RETURN: You should obtain Form 8379, Injured Spouse Claim and Allocation, before filing your return. The instructions will explain the steps your spouse may take to obtain his or her share of your joint income tax refund.

FORM 1099-C: If all or part of your debt is closed out by us at any point, the amount of that debt may be treated as income to you and we will submit FORM 1099-C to the IRS.

IF YOU ARE OR BECOME A FEDERAL EMPLOYEE: You will be identified as owing a debt to the United States and may be subject to CSC if your debt is submitted to Cross Servicing. You will receive a separate notice concerning pending salary offset, including your right to a hearing if this occurs.

If you have any questions about this letter or your rights, you should contact: **AAFES immediately at (214)312-6014 or fax (214)312-6504. The toll free number is: 1-800-654-4074 (USA). Internet ID is: collectionsSaafes.com. Hours of operation are Monday through Friday from 0730 to 1700 Central Standard time.**

Please send any inquiries along with copies of supporting documents to:

Army and Air Force Exchange Service
Attn: FA-T/R-CA
P.O. Box 680056
Dallas, TX 75268-0056

Questions concerning bankruptcy only should be directed to (214) 312-6069, toll free 1-800-381-9883 (USA) or GCBankruptcySaafes.com.

If you have filed for bankruptcy, please send inquiries along with copies of supporting documents to:

Army and Air Force Exchange Service
Attn: GC-G&R
P.O. Box 650062
Dallas, TX 75265-0062

Sincerely,

Army and Air Force Exchange Service
Collection Department

PAGE 2 OF 4

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Attn: CP-Operations
P.O. Box 650038
Dallas, TX 75266
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REFUNDS: Unless prohibited by law or contract, we will promptly refund to you any amounts paid by you or deducted from your payment for your debt which are later waived or found not owed to the United States.

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Army and Air Force Exchange Service
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Dallas, TX 75265-0605

Sincerely,

Army and Air Force Exchange Service
Collection Department

PAGE 2 OF 4

ARMY & AIR FORCE EXCHANGE SERVICE
Attn: CP-Operations
P.O. Box 650038
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